

# Like a High Wave: Adjustment to Retirement

Orit Nuttman-Shwartz, PhD<sup>1</sup>

**Purpose:** The purposes of the study are to provide a phenomenological description of the pre- and post-retirement experience and to examine adjustment during the two periods. **Design and Methods:** This is a longitudinal study of 56 Israeli men that employs both personal interviews and standard measures of physical and mental health. **Results:** The pre-retirement interviews show four main perceptions. The dominant perception was as a period of uncertainty and crisis. The others were as providing hope for change, as a continuation of their lives until then, and as a developmental transition. Interviews 1 year post-retirement show that most of the men were happily occupied. Comparison of pre- and post-retirement scores on standardized tests shows reduced distress. **Implications:** The findings point to the desirability of supportive pre-retirement interventions that would emphasize working out emotional difficulties posed the anticipation of ending work.

**Key Words:** Retirement, Adjustment, Transition, Quality of life, Life scenario, Narrative

Research focused on the emotional outcomes of retirement has generally been guided by two perspectives. One regards retirement as a stressful and traumatic event that generates distress and emotional and physical illness (Braithwaite & Gibson, 1987; Cumming & Henry, 1961; Havighurst, Neugarten, & Tobin, 1968). These studies evaluate the adjustment of retirees by their physical and mental health, and they report maladjustment, manifested in family difficulties, decline in physical and psychological health, and increased mortality (Braithwaite & Gibson, 1987; Mattila, Joukamaa, & Solokangas, 1989; Wanne & Groves, 1995). The alternative perspective is that retirement is an opportunity for growth and development, in which

individuals attain a new freedom of choice and the opportunity to create a better quality of life for themselves (Antonovsky, 1985; Reitzes, Mutran, & Frenadez, 1996). Poor adjustment is viewed as an inability to enjoy the new freedom and its attendant opportunities, and most report life satisfaction following retirement (Bar-Tur, 1991; Kim & Moen, 2002).

This study has two aims that correspond to the two lines of inquiry just described. One is to provide a phenomenological description of the retirement experience based on analyses of the feelings and perceptions of over 50 retirees. Because the great majority of retirement studies are quantitative, this approach enables a better understanding of personal thoughts and behaviors in the retirement process, and the meaning of retirement for these individuals. The second aim is to examine adjustment both qualitatively, through the subjects' interpretations of their situations as emerges from interviews, and quantitatively, through assessments using standard measures of well-being, distress, and health.

Both aims are pursued longitudinally with attention to both the preretirement and postretirement periods. Although before and after comparisons are not uncommon in quantitative studies of adjustment to retirement, they are rare in phenomenological studies. Only a few qualitative studies examine the process (using small samples) from the preretirement through postretirement periods (Harper, 1993; Savishinsky, 2000; Theriault, 1994).

The premise guiding this study is that retirement is a long-term process that begins before the cessation of gainful employment and ends some time after the event (Atchley, 1976; Carp, 1972; Maddox, 1987). This study also adopts the tenets of life-span development theories (Baltes, 1997; Elder, 1995), viewing retirement as a major event in the transition from adulthood (ages 50–60 years) to early aging (ages 60–70; see Viney, 1993). A life transition is characterized by the movement from one stage, which is defined by particular tasks, relationships, self-image, and concerns, to another stage, in which these are redefined. Studies based on this approach observe stress prior to retirement and improved well-being after (Gall, Evans, & Howard, 1997; Quick & Moen, 1998; Theriault, 1994).

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Address correspondence to Orit Nuttman-Shwartz, PhD, Bob Shapell School of Social Work, Tel Aviv University, Ramat Aviv 69978, Israel. E-mail: shwartz@post.tau.ac.il

<sup>1</sup>Bob Shapell School of Social Work, Tel-Aviv University, Israel.

The study questions are these: Does the individual's adjustment change over the course of the retirement process? If so, how? In addition, the research explores whether stress and tension or growth and development better describe the retirement process, and whether the retirement process can, in fact, be seen as a transitional event. The study utilizes a modified version of Whitbourne's (1985) model of adult adaptation. It proposes that adults prepare for expected life events by constructing a "life story," representing their subjective perceptions of the past, and a "life scenario," defined as a hypothetical story that tells one's expectations of the future. The scenario is shaped by internal and external factors, salient themes in the individual's life, and the norms and expectations of his or her age cohorts. It translates the individual's tentative expectations about the future into life experiences, and it is a means of anticipatory coping with expected life events. Because retirement is a major life event, individuals nearing retirement can be expected to create a scenario of what their retirement and their postretirement lives will be like. This scenario can be expected to reveal their dreams and fantasies, their fears and other feelings, and their cognitive perception of what retirement means. The study elicits both the subjects' preretirement life scenarios and what we term their postretirement "epilogues" a year later.

### *Retirement in Israel for the Generation in This Research*

Retirement is regulated in Israel by collective labor arrangements that apply to some two thirds of the workforce and have the power of law. The arrangements mandate retirement at age 65 for men and 60 for women (Center for Planned Retirement, personal communication, December 2002). Although no comprehensive study of retirement patterns has been carried out in Israel, estimates are that participation in the workforce declines with age among both men and women. Despite these regulations, however, it is estimated that some 15% of Israelis continue to work beyond the mandatory retirement age (Central Bureau of Statistics, 2002). All the study participants were employed within the framework of the collective labor arrangements and were thus compelled to retire at age 65 whether they wanted to or not.

The generation of men investigated in this study shared a particular historical and ideological background that colored their perceptions. Born between 1932 and 1934, they were all adolescents when Israel was established as a State in 1948 and adults in the formative years of Israel's nation building. Some were involved in the paramilitary forces of the prestate days. Most had fought in a succession of wars in the 1950s, 1960s, and 1970s. Virtually all

were intimately involved in the arduous process of nation building in the early years of the country, and they participated in one way or other in transforming the barren backwater that was the Israel of their youth into a modern industrial state. As a group, they shared in the ethos of their generation that elevated working to a central value that defined personal identity and gave meaning to life.

In addition, most of this generation lived difficult lives. Most immigrated to Israel after the Holocaust in Europe or fled persecution in the Arab countries of the Middle East and Africa. They were often housed for extended periods in transit camps, consisting of tents or shacks that offered little protection from scorching summer heat and heavy winter rain. Many arrived penniless as adolescents or young men and rapidly threw themselves into work, any work, to support themselves and their families. These hardships were compounded by their participation in Israel's numerous wars.

Assuming that persons cope with expected changes by using past experiences (Whitbourne, 1985), it is reasonable to believe that the background experiences of this generation would influence their retirement perceptions and adjustment process.

### **Methods**

Subjects included 56 Jewish men from 14 different workplaces, evenly divided between the service and production sectors. In each workplace, most of the employees (86%) who were about to retire were interviewed, with the exception of those known to suffer from identified psychological disorders. Approximately 40% (39.2%) were in managerial positions, whereas 60.8% were in line positions. The participants were identified with the help of welfare workers, and all 56 men were interviewed in the first stage of the study.

The participants were in their last year of employment before mandatory retirement at age 65 when they were first assessed. All were born between 1932 and 1934, and the majority immigrated to Israel from America or Europe (39.2%) or from Asia or Africa (42.8%), whereas only 18% were Israeli born. Almost all were married (93%) at the time of the interview, 78.6% had at least some high school education, and 96.6% had two or more children. Approximately half (48.8%) identified themselves as healthy, and most identified themselves as either traditionally observant (58.9%) or as religious (32.1%).

### *Instruments*

Four standardized measures were used. The Personal Data Questionnaire (Sagy, 1989) is a Hebrew-language measure consisting of items tapping respondents' sociodemographic characteristics and postretirement situations. An expanded version of the Multi-Dimensional Health scale (Antonovsky,

1985) was used to assess the respondents' subjective perceptions of physical health. The original scale consists of five items querying respondents' perceptions of their pain, limitations, need for medical care, and general health. The scale has been translated into Hebrew and used in several studies on retirees in Israel (Sagy, 1989). A sixth question was added asking the respondents to rate their current health on a 5-point scale (1 = very poor to 5 = excellent) as a simple measure of subjective perception of general health (Drory, Florian, & Kravetz, 1991). Good internal consistency for the six questions was found in the present study ( $\alpha = .71$ ).

The Mental Health Inventory (MHI; Veit & Ware, 1983), used to measure subjective well-being, consists of 38 items tapping respondents' feelings and experiences of distress and well-being in the previous month. Each item is with reference to the frequency of the stated feeling (1 = all the time; 6 = rarely or never). Based on Florian and Drory's (1990) suggestion, separate scores were calculated for well-being and distress ( $\alpha = .95$  for distress;  $\alpha = .94$  for well-being).

Semistructured interviews were conducted to obtain each participant's life story, life scenario, and epilogue. The first interview obtained the life story and the life scenario, assessed mainly by asking the respondents to tell their life story (Nuttman-Shwartz, 2001) and to describe how they saw their future. When respondents had difficulty speaking, the interviewer used additional questions to probe for information. After the interviews were completed, further questions were asked concerning matters they had not spoken about (e.g., their families, friends, and work). The second interview was conducted approximately a year later to gather information about the epilogue, mainly by asking the respondents to describe their present life.

### *Procedures*

All interviews were conducted by the author, using prepared guidelines to ensure consistency, and were recorded and transcribed. The participants gave written consent to take part in the interviews, which were held in two stages. The first stage was carried out approximately 6 months before retirement and the participants were informed that the purpose was to examine life transitions in general and their transition to retirement in particular. The interviews were held in the participants' workplace, on work time, and took between 1 and 3 hr. The questionnaires were filled out after the interview. In the second stage, approximately 1 year after retirement, 52 participants from the first stage were located. They were reinterviewed to obtain their epilogues and also to complete the standard measures.

The author and an occupational social worker content-analyzed the interviews in three stages. First, the entire text was read in order to listen to the

interviewees' voices. Second, meaning units (Patton, 1990; Unrau & Coleman, 1997) were identified in the life scenarios and epilogues. Third, these units were reduced to 11 content categories by examining and reexamining the texts (Kaufman, 1986). The 11 categories were as follows: family, self, life events, work, retirement, leisure, bridging life stages, health, social comparison, interpersonal relationships, and aging.

The present study deals only with the retirement category, which includes interviewees' statements about their retirement itself and about related meaning issues that helped in the understanding of their perceptions. Five meaning units that are the focus of this research involved perceptions of retirement (general attitude, and retirement as a period of uncertainty, as offering hope for change, as a continuation of previous life course, and as a developmental transition). The three other meaning units involved means of coping with retirement (instrumental coping by means of retirement planning, emotional coping through fantasy, and emotional coping through depression).

### **Findings**

The perceptions of retirement in the life scenarios showed that 44.6% of the participants regarded retirement as a period of uncertainty and crisis. However, 28.6% defined it as an event that permits hope for change, 26.8% described it as a continuation of the previous life course, and 5.4% viewed it as a developmental transition. The total exceeds 100% because some respondents attributed more than a single meaning to retirement.

### *Uncertainty and Crisis*

The largest percentage of interviewees looked toward their future retirement with considerable uncertainty, seeing it as an event that would radically disrupt the continuity of their lives and require them to make major and difficult changes. Their uncertainty is reflected in statements such as these: "I don't know what to say about the future"; "I ask myself what will be"; "I'm wavering"; and "I'm confused."

It was also manifested in the way they spoke. Most of the interviewees in this category had to be pressed to talk about their retirement, and their accounts were brief, fragmented, and punctuated by pauses. Most of them cried, some repeated the same sentence over and over again, and others asked the interviewer for help and direction, with questions and statements such as these: "Are you asking about the future?"; "What do you want me to say?"; and "Ask me concrete questions and I'll answer."

Their uncertainties focused on several areas. The most concrete were the economic and family areas, and many interviewees, including line and

managerial workers, were unsure how they would cope with the expected decline in income. A fair number stated that they did not know how their wives would respond to having them at home all day or how they would manage to be in their wife's company for so many hours. The interviewees' most pervasive uncertainty was how they would spend their free time once they were no longer employed. Statements common throughout most of the interviews in this category were as follows: "I don't know what I'll do"; "What will I do with myself?"; "I never learned what to do with free time"; and "I don't know how to manage without work."

These uncertainties dominated the thinking of these men even though most, like the men in the other categories, gave a great deal of thought to what may be termed "leisure planning" and contemplated a large variety of options. Most of the men in this category enjoyed and identified with their work and greatly feared its loss. In one way or another, almost all of them anticipated a void and said, "I'm scared not to have anything to do."

In particular, they anticipated and feared boredom and helplessness, as well as the loss of the meaning and self-value that they had derived from their work: "I feel superfluous," several said. One wondered how he would find an adequate replacement for his work. Some also expressed fear of loneliness, even when they had a wife and children: "If I don't have work, I'm alone. I don't have anyone."

Retirement also confronted the men in this category with their mortality. One man, who had always considered his work more important than his family, spoke of his fears of being forgotten:

After I leave, who will remember me? It's not only that I'm retiring. It's also that my best friends are all leaving. . . . The new management, the young workers . . . they won't remember who built the factory.

Some men in this category drew an emotional equivalence between retirement—or not working—and death: "I think that retiring is like dying"; "A man is born to work, and when he retires he feels like he's finished"; "Without work, it's impossible to live"; and "If I don't work, I don't exist."

Unsure of how they would fill the void and unable to envision a meaningful life without work, the more worried of the men defined retirement as an emotional crisis: "Retirement is a crisis"; "The crisis is yet to come"; and "I don't know how I'll manage. That's the crisis."

One envisioned falling into madness. Another despairing interviewee went so far as to envision death as a relief: "I hope my life ends quickly so that I don't become a burden to anyone."

Over half the statements fell into the other three categories. The interviews with the men who viewed

their retirement mainly as an opportunity for change, as a continuation of their lives till then, or as a developmental transition were less tense and troubled. Fewer of these men left the room during the interviews, and none cried or mentioned death or finitude. Nonetheless, their talk was still heavy, halting, and punctuated by pauses that revealed even men who viewed their impending retirement less negatively felt some trepidation.

### *Hope for Change*

Over one fourth of the interviewees regarded their retirement with hope as a time of change. Similar to the men who viewed retirement as a time of uncertainty and crisis, these men perceived it as a radical departure from their past, but they welcomed this departure and looked forward to it. They saw their retirement as offering a second chance to realize the dreams they had not been able to realize as long as they had to work. Statements such as "There's life after retirement," "I'll finally realize my dream," and "The future holds all my wishes and desires" were pervasive. The men in this group looked forward to freedom and new opportunities, not to the loss of their work. Their feeling was that they were going toward "something new, something different," as one man said. This could be as specific as a new hobby, traveling, walking in nature, swimming, or taking courses, or more general, like "having fun" and "enjoying my leisure."

Such plans were not restricted to the men in this group. Some two thirds of the participants, including a large portion of those who viewed retirement as a time of uncertainty and crisis, engaged in anticipatory leisure planning. What differentiated this group is that they anticipated release and better days to come. One man, for example, referred to his retirement as a time that would be "more for spirit and less for matter" than his working life. Another, a metal worker who had always wanted to work outdoors in nature and felt that he had been confined indoors during his working years, fantasized,

I'll go out to the fields every day as much as my legs will carry me because there I'm connected with the vegetation, with the moving clouds; that's where I feel my place on earth is.

As suggested earlier, most of the interviewees in this study, like most Israeli men of their generation, experienced hard lives. Yet, the men who looked forward to their retirement as a time of hope and change were the same ones who contrasted the perceived ease of retirement with the difficulties of their past. These difficulties seem to have served the men as a source of assurance that they would be able to manage any difficulties retirement held in store

and as a jumping off point for their vision of freedom and release. The latter function is evident in the description of a successful senior manager who immigrated to Israel at age 13 and went straight to work to support his parents and younger siblings. For this man,

retirement is a bursting out into light. To retire is to walk in the light in the air in the sunshine. To see green and brown—such beautiful colors. I'll start to look for pleasures. . . . Today I can be freer. To go to the beach. I want freedom to find the golden mean. I reached a point in life where I can be free. I can make decisions on my own do what's good for me and not be tied to work in an office in the dark.

### *Continuity With Previous Life Course*

Another one fourth of the interviewees viewed retirement as a continuation of their previous life course. As continuity theory indicates, middle-aged and older adults, when making adaptive choices, attempt to preserve and maintain existing internal and external structures and to apply familiar strategies to their new reality (Atchley, 1989).

The sense of continuity is reflected in generalizations such as, "You have to take things like retirement in stride." More specifically, the men in this category sought and applied loci of coping in their pasts to their expectations of being able to cope with the challenges of their impending retirement. They identified loci of coping in their character traits, know-how, and experience: "I'm a person who has made decisions all my life and I'll continue to do so after I retire"; and "I'm a working person. After I retire either I'll work or I'll volunteer. I'll find something. I'm a diligent person and I'm going to continue to be busy."

This collection of events that I've lived through—the Holocaust, my wife's illness, a second marriage, my son's war injury—when a new event by the name of retirement comes up, it joins the others in line.

In these statements, having a decisive character and decision-making experience, being diligent and accustomed to work, and having survived painful, difficult, or catastrophic events all reflect the men's perception of retirement as a relatively smooth continuation of their lives up until then. Their accompanying conviction was that the same inner resources that enabled them to cope with life in the past will enable them to cope with retirement.

### *Developmental Transition*

Three out of the 56 interviewees viewed their retirement as a developmental transition between

one stage in life and the next. This view is illustrated in the following statement:

In my opinion retirement doesn't have to be an obstacle because it's part of life. Just like a child starts first grade and then later there's the army . . . every change in structure should pass smoothly. It's part of life. . . . So too marriage, becoming a parent.

In this view, the move to retirement is a natural transition, similar to other normative transitions that the man had made in the course of his life. In contrast to the view of retirement as a continuation of the past, its perception as a developmental transition shows awareness of the difficulties of the process. This awareness is illustrated in the following statement by a respondent who references an image about a high wave, put forth by the renowned Rabbi Akiva in the second century: "Retirement is like a high wave. You have to put your head under till it passes."

This image conveys not only the interviewee's sense that he will be able to cope with the difficult transition by lying low, but also his sense that it is indeed a tumultuous and emotionally difficult period.

The men who perceived retirement as a life transition identified things in their previous life that they would have to give up, those in their new life to which they would have to become accustomed, and ways in which they would accommodate: "I don't know how I'll manage suddenly being at home all day with my wife. Maybe we'll do things together, take trips. I'll have to adjust to it"; and "I have to check out what to do."

Yet, despite their recognition of the need for change, these men were stuck in the transition with little sense of how they would cope. Their assertions of the need for change were vague generalizations or "empty scripts," that is, statements of general intention, but little more.

It should be stressed that even though most interviewees conveyed a single predominant view of their impending retirement, there was overlap in perceptions and the sense that conflicting perceptions could coexist. In addition, the bleakness of their perceptions about retirement as a period of uncertainty and crisis was often tempered by a more moderate and nuanced sense of what the future held. Most of these men actually held an inner dialogue, in which they attempted to balance their distress and uncertainty in the face of the perceived losses of retirement with an appreciation of anticipated gains or with plans to fill their retirement time with meaningful occupation.

### *Postretirement Adjustment as Reflected in the Epilogues*

Content analysis of the epilogues showed that most participants started by reassessing their earlier

Table 1. Adjustment Before and After Retirement

Measures	Before		After		<i>F</i> (1,48)
	<i>M</i>	<i>SD</i>	<i>M</i>	<i>SD</i>	
Well-being	61.88	15.36	64.18	15.99	1.12
Distress	45.19	19.32	39.75	17.05	4.24*
Health perception	50.23	7.24	49.92	8.47	0.08

\**p* < .05.

perceptions of retirement. In particular, they reassessed their view of retirement as a period of uncertainty and crisis: "I ask myself and even laugh, how could I have thought that it was so difficult?" and "I thought it was the end of the world and today I'm all smiles. I'm really satisfied."

The dominant feeling was that their anticipatory perceptions of their retirement had been erroneous and that the actual retirement experience was not nearly as bad as they had expected. As one interviewee, whose first interview was characterized by descriptions of previous losses (e.g., the death of his mother, aunts and uncles, and friends, and the near death of his wife on the operating table) and great anxiety about the future, said,

The devil isn't so bad after all. . . . I'm ashamed of what I told you last year. . . . I don't believe that I could have thought that retiring was all that awful. . . . Today I'm busy up to my ears in political activity and I'm sorry I didn't do it earlier.

Such feelings of relief and embarrassment were widely shared.

Reassessment was most salient among the men who had viewed their impending retirement within the framework of uncertainty and crisis, but was also apparent in the epilogues of men in the other categories. A striking example is found in the epilogue of an accountant who viewed retirement as an opportunity for change and fulfillment, and envisioned starting a new life as an actor—a life dream which had been frustrated by his need to earn a living. In his epilogue, he revealed he was not acting but was still clinging to the dream as something that gave impetus to his life. In other words, he realized that he would never become an actor and even though his hope was a fantasy, it somehow enriched his life.

On the whole, the epilogues indicated a more moderate view than the scenarios. They were free of great depression and of fantasies or hope for a better future, and showed a sense of acceptance, accommodation, and a qualified sense of new options opening up. For example, the man who had used Rabbi Akiva's image of the high wave to describe retirement said in his epilogue that he realized that he did not have to lie low and actually managed to

realize a long-dormant dream of collecting music for the Oud, a Middle Eastern instrument.

Most of the interviewees reported being busier and deriving greater satisfaction from their activities than they had expected. In the words of one man,

Before retirement I didn't think it was possible not to work. I was sure that I would look for work. . . . Today I'm busy all day. I'm a member of a sports club. I'm active in its administrative committee. I'm responsible for some of its activities. . . . I might volunteer as I'd thought before retirement. . . . But it doesn't look like I'll go back to work. Things are good and I'm pleased.

With this, there were also some expressions of dissatisfaction. One interviewee complained: "I haven't managed to find a meaningful framework for myself. Though the pressure has declined, I still feel frustration."

Another, who had expected to open a new leaf in life with his retirement, confessed: "The gleam in my eyes has dulled. Retirement is routine. Another movie. Another café. You get used to the long vacation."

A third, who had returned part time to his previous place of work on a special contract, stated that, nonetheless: "Life really has ended. . . . I know that the sand is flowing out of the hour glass." Such expressions of dissatisfaction were relatively few, though.

### Quantitative Changes in Adjustment After Retirement

The interview findings showing that most of the subjects were more content after their retirement than before were confirmed by comparison of the subjects' preretirement and postretirement sense of well-being. A multivariate analysis of variance was carried out to ascertain the differences in adjustment between the first measure, taken 4 to 6 months before retirement, and the second measure, taken 11 to 16 months after retirement. The means, standard deviations, and *F* values are presented in Table 1.

As can be seen, the analysis shows a significant decline in distress, a nonsignificant rise in well-being, and no change in subjective health perceptions.

### Discussion and Conclusions

The study supports the view of retirement as a life transition, defined as a period between distinct life stages that is characterized by anxiety at the beginning and its alleviation at the end. Studies of retirement as a life transition generally show a reduction of anxiety and increase in well-being between the immediate preretirement period and postretirement (Gall, Evans, & Howard, 1997;

Quick & Moen, 1998; Reitzes et al., 1996; Theriault, 1994). Both the quantitative and qualitative findings of this study lend support to this pattern. The quantitative measures show a significant reduction in psychological distress, although well-being did not increase. This is consistent with findings from other studies of subjective well-being (Ryff & Singer, 1996; Shmotkin, 1991). Beginning in late adulthood, the sense of well-being is fairly stable over time, whereas distress is a response to specific situations and hence changes with circumstances. Qualitatively, the epilogues show that most of the retirees were happily occupied, abashed at their previous anxieties, and had attained a sense of acceptance, accommodation, and new options. In addition, the life scenarios created at preretirement reveal the turbulence and tensions characteristic of life transitions. The turbulence is most obvious among the men who spoke of uncertainty and crisis at their impending retirement, but it is also evident among the men in the other categories. Most subjects showed stress in the interviews, evidenced by halting speech punctuated by pauses. Other than the men in the hope for change category, most expressed some negative perceptions and feelings, reflecting their association of retirement with job loss rather than with the start of long-due freedom. In addition, most interviewees focused exclusively on the immediate aftermath of their impending cessation of work. Few, if any, looked very far into the future, and very few talked about aging or the physical and mental decline that accompanies old age. This omission is consistent with observations in the literature that fear of aging, decline, and death generally characterizes adulthood rather than aging itself (Ryff, 1984).

The phenomenology of the preretirement period shows that the participants perceived their impending retirement in a variety of ways. The dominant perception was of retirement as a period of uncertainty and crisis, stemming mainly from the loss of meaningful occupation and the fear of a great unfillable void without it. The apprehensions of the men in this group were very strong and brought most of them to tears, an extraordinary behavior for men who had lived most of their lives with the ethos of the strong, rugged Israeli. The pessimistic view of retirement is considerably more widespread in this sample than among Americans of the same age (Dennis, 1994; Savishinsky, 2000), and several sources may account for it in the Israeli sample. These include the reawakening of previous traumas (e.g., persecution) that so many experienced (Breznitz, 1983; Sadavoy, 1997), the ideology of work that most had lived, and the limited opportunities for postretirement employment in Israel (Nuttman-Shwartz, 2001).

At the same time, a sizable portion of interviewees reported a less bleak view of retirement, defining it as a liberating experience and an opportunity to do things that work had precluded. An equally large

portion viewed it as a natural continuation of their previous life course, whereas a small percentage viewed it as a manageable developmental transition requiring coping. In sum, retirement was viewed with mixed perceptions, both crisis and opportunity.

The findings lend support to Whitbourne's (1985) contention that the process of adjustment to an anticipated life event involves a reconstruction of one's past. The interviewees in all groups viewed their retirement in relation to their pasts. Those who defined it as uncertain feared the departure, whereas those who perceived opportunity welcomed it. Conversely, the men who viewed their retirement as a continuation of their lives and those who viewed it as a developmental transition defined retirement as an event on a continuum with previous life stages. Whereas the first group sought strength from successful coping in the past, the second group looked to their past for what they would have to change and for the power to change it.

The study findings suggest that supportive interventions can be beneficial in the preretirement period. Although retirement is a normative process that most men in the study weathered successfully, almost half viewed retirement as a time of uncertainty and crisis and the transition as difficult. Retirement workshops are held in many larger workplaces in Israel; however, these tend to be short-term workshops conducted by "retirement counselors" close to the date of retirement and stress instrumental planning rather than socioemotional counseling and support. The findings suggest that a somewhat longer intervention that is carried out by clinicians and directed at helping people to work through their emotional difficulties related to retiring would be useful for a portion of the retirees. The findings also suggest that these clinicians should not focus exclusively on the past but should attend to the person's anticipations of the future that provide a clear view of the individual's emotional state and may serve as a point of departure to help him or her to cope with the difficulties of the transition.

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